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March 28th, 2023

Honorable Sean H. Lane
US Bankruptcy Court
300 Quarropas Street
White Plains, NY 10601-414-

Re: Filing 23-22083 involving Vicole G. Martinez

I am writing to you today in complete frustration with Debtor Vicole Martinez Case# 22-22083 SHL. After 69 months of diligent adherence to all court proceedings as needs to be contrasted to Mr. Martinez complete disregard for anything relating to NYS Civil Court Index#26987/2017E I learned at the inquest hearing for the judgement resulting from what I contend was a fraudulent inducement supported by a personal IOU guarantee that my action would be stayed because of Mr. Martinez recent Chapter 7 filing. I was able to learn on roughly 20 hours of advanced notice that there would be a conference call the next day with yet to be assigned Trustee O'toole. During that call when I was asked if I objected to Ms. O'toole's assignment to the case I had to say that I did as I did not have time to determine if she had the skills to navigate the complex and in my opinion fraudulent aspects of the filing. As a result the assignment of Ms. O'toole has been adjourned until 1:05 PM on 4/9/2023 and I hope to be advised of the necessary dial in information before that time. Given my previous frustrated efforts in an entirely unrelated matter before Judge Morris during the pandemic and my appreciation of what Judge Morris described as "fast moving bankruptcy court" and in the interest of justice I need to exercise what rights I have and to slow things down to a manageable pace and to commit the necessary resources to present the critical information and prevent what in my opinion was a fraud perpetrated before the bankruptcy court. In that entirely unrelated case with some similar circumstances as it involved a personal guarantee from a contractor who managed to "manipulate" considerable sums through his contracting business before filing for personal chapter 7 I was incapacitated by Covid illness and could not commit to the time, logistical challenges, and financial commitment to contest the \$300,000 plus he had invested into the dwelling he was allowed to "homestead" nor could I scrutinize and get appraised the 30% interest in a family real estate partnership he was allowed to keep(it did not have much of a house on the developable land according to his attorney with his attorney's sentence completed in harmony by the court's trustee- kind of like they were on the same team?), nor the 14 pieces of original art amongst other things the trustee seemed entirely indifferent to investigating.

Indeed, it sure seems like the trustee was just "going through the motions to earn his fee" and the outcome was a debtor who was absolved of his debts who completed his bankruptcy with a net asset value roughly 3-5 times my own and I was just out the \$50,000+ I extended out of commitment and friendship. I was the only creditor to voice any kind of objection on the successful effort to be absolved of about \$450,000 of unsecured debts and at the one hearing I went to of Judge Morros' court in Poughkeepsie I do not think anyone would have been able to tell who was the trustee and who was the debtor's attorney they were so closely in "lockstep" to move the matter along and close it out as conveniently and efficiently as possible. I can not, and, will not let that happen again.

As I mentioned my frustration is matched with what can only be categorized as anger. With this correspondence I hope to outline what I consider to be fraud on the part of Mr. Martinez partly for drawing me in to cover the premium monies I now know he had no intention of ever paying back. I exercised at least some prudent judgement in requiring him to sign a personal IOU. Furthermore I will be able to present to the court that Mr. Martinez's complete dereliction of all responsible conduct on his part led to at least some of his difficulties and to demonstrate how some of this behavior in fact relates to the elements of his bankruptcy filing that in my opinion are an "attempted fraud" on the court that needs to be recognized. It is my understanding that Chapter 7 is for the mostly blameless parties who find themselves in most challenging circumstances. It is my contention that this is not the case with Vicole Martinez who I will demonstrate and document has made no effort to attend to his affairs and is an entirely able bodied Cooper Union engineering graduate with very strong earnings (about \$200,00/year) prospects who should be more appropriately asked to re-organize his actual debts into a chapter 11 filing or possibly no filing at all. I have now spent upwards of 8 or 9 hours on zoom and conference calls forced to listen to countless chapter 7 pleadings and it is my contention that Mr. Martinez situation is inherently different. I was once Mr. Martinez "friend", and "hang in there through a critical period" insurance broker who he just decided not to show even the slightest effort to work with even when extraordinary efforts were made with at least four or five corrective actions presented to him. I also know a lot of things not addressed in the Chapter 7 filing that the court should know about and which I will gladly pay a court reporter to document in what I believe will be about seven or eight examinations under oath.

Examples of very questionable, if not intentionally fraudulent, alleged liability entries to Mr. Martinez Chapter 7 filing are his entries for Lovell Safety Group and Commissioners of the State Insurance Fund for "possible personal liability of Seagull Service Corp. As an independent insurance

broker for over 30 years with in excess of \$100,000,000 of premium placed and an aggregate of at least 200 policies placed with the State Insurance Fund I would like to state for the record that I have seen business people act irresponsibly with regards to concluding their affairs with the State Insurance Fund and it is possible for an individual to be "black listed" or prevented from obtaining future coverage with the State Insurance Fund but I have never seen them go after a principal of a corporate "pierce the corporate veil" and pursue a direct collection action against a principal of an previously insured firm. Confirming this are attached correspondences from Lovelle Safety and the representative of the Commissioners of the NYSIF confirming that there are no plans to pursue the outstanding balance against Mr. Martinez personally.

If granted the authority to do so my next act towards a fair investigation of the entries made by Mr. Martinez and his attorney would be regarding the disputed alleged liability to the New York Business Development Corp of \$450,000 for loans ending on 5/27/2015 because of the "potential possible personal liability of Seagull Service Corp. Similarly I would like to investigate the \$250,000 alleged dept dating back to 4/23/2014(clearly beyond the statute of limitations) to the Empire State Certified Development Corp for \$250,000 because of the "potential possible personal liability of Seagull Service Corp.

With the few entries I have addressed my rough calculation is that there are approximately \$900,000 of very questionable "personal liability" entries or roughly 90% of his alleged liabilities. And, he wants to keep his non-primary residence the value of which he has undervalued by roughly 60% compared to comparable other properties in that part of Puerto Rico Would that be justice? In conclusion and it is my sincerest hope that this last statement does not come across as arrogant or argumentative but given my experience with the ease with which complete absolution seems to be so easily granted I have to ask the questions from a contrarian perspective. Given what I have share about Vicole Martinez seemingly complete failure to honor his obligations and his strong earnings potential and ability to satisfy his creditors over a period of time as a law abiding tax paying creditor citizen who has suffered under the application of the federal bankruptcy system I have to ask what circumstances would qualify for a denial of Chapter 7 absolution?

On the "Asset Side" for Mr. Martinez it would appear that Mr. Martinez is asking the court to let him "homestead" his vacation condominium at Cond. Valles De Torrimar- Apt A-308, Guaynabo Pr 00966-000 for which he has suggested has a value of \$175,000. I do not know how familiar you are with this lovely part of the island, and, I wish to be clear that at this point no formal appraisal has been completed but a cursory review as well as the input of my Puerto Rican contacts suggests the value of this property is closer to \$300,000. If it pleases the court and if I am given the standing to do so I would be happy to make efforts to present the court with a more formal valuation or appraisal.

To Conclude this correspondence and to suggest a direct for this situation I would like to ask the court for standing to contact the people at the New York Business Development Corp for the status of the \$450,000 loan Mr. Martinez took out in his corporations name and has neither paid back nor made any

attempt to restructure. Indeed, as I expect I will be able to demonstrate that the loan was part of a program to help minority business' that came with some support services that might very well have offered assistance if Mr. Martinez had made any effort to deal with his situation. If the court gives me permission to conduct 2004 Exams with a short list of individuals including Mr. Martinez, his wife, his sister with whom he specifically mentioned a few years ago he had borrowed money from as well as some of the key individuals of his church who had helped him financially in the past I think there could be quite a bit of relevant information that the court would be able to consider.

If the court will indulge my opportunity to express some of my frustration with this situation in this correspondence I will be as brief as possible to point out just a few of the efforts I made to help Mr. Martinez through his contracting problem that was met with no attempt on Mr. Martinez part to help himself.

- 1) Directly approaching the MBE Program at the Dormitory Authority who were the sponsors for his getting the job and were "mentors" of his Minority Business Owner program.
- 2) As a matter of pure luck(I will call it in the range of a million to 1 networking possibility another contractor client of mine was regularly having lunch on Wards Island with the Director of Construction for the Dormitory Authority and offered to set up a meeting to straighten things out. Mr. Martinez chose not to even show me the courtesy of calling back.
- 3) I set up at my own expense a consultation with a highly experienced construction litigator- Howard Blum. Mr. Martinez showed up at the meeting entirely unprepared and without any of the materials that would lead Mr. Blum to consider taking the case even if I delivered another \$10,000 in the way of a retainer for his services(possibly good money after bad but I was ready to help!).
- 4) As was determined by the review of the paperwork at the aforementioned consultation with Mr. Blum it was specifically expressed to Mr. Martinez that the Redmond Law Firm who had written a letter on Mr. Martinez/Seagull Service Corp's behalf failure to give timely advice that it was critical that Mr. Martinez/Seagull Service Corp give notice of a potential claim under the job's payment bond is the clearest case of construction law malpractice he could recall in his 40 plus years of construction litigation experience. Had Mr. Martinez sent any kind of correspondence to the Redmond Law Firm accusing them of Malpractice the Redmond's law firm's professional liability carrier would have had to investigate and in all likelihood would have settle for a meaningful amount of money. During the 2004 Exam I would most likely direct questioning on this issue with Mr. Martinez as it is possible he took the advice and just never mentioned. It.

Respectfully,



Steve Kaplan

Fill in this information to identify your case:

United States Bankruptcy Court for the:

SOUTHERN DISTRICT OF NEW YORK - WP

Case number (if known)

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Vicole

First name

G.

Middle name

Bring your picture identification to your meeting with the trustee.

Martinez

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Vicole Martinez-Perez

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-1104

Fill in this information to identify your case and this filing:

Debtor 1 Vicole G. Martinez
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF NEW YORK - WP

Case number _____

☐ Check if this is an amended filing

Official Form 106A/B
Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

Cond. Valles De Torrimar
Apt. A-308

Street address, if available, or other description

Guaynabo PR 00966-0000
City State ZIP Code

Guaynabo
County

What is the property? Check all that apply

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☒ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$175,000.00

Current value of the portion you own? \$175,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$175,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☒ No
- ☐ Yes

Debtor 1 Vicole G. Martinez

Case number (if known)

4.2

Dell Financial Services

Nonpriority Creditor's Name
Payment Processing Center
P.O. Box 4125
Carol Stream, IL 60197

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 8988

\$3,318.02

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Credit Card

4.3

Empire State Certified Development Corp

Nonpriority Creditor's Name
50 Beaver Street
Albany, NY 12207

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

\$250,000.00

When was the debt incurred? 4/23/2014

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Potential possible personal liability of Seagull Service Corp.

*No Personal action
Started
Possibly beyond
the statute of limitations?*

4.4

Ford Motor Company

Nonpriority Creditor's Name
World Wide Headquarters
Attn: President
1 American Road
Dearborn, MI 48126

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

\$3,250.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Potential possible personal liability of Seagull Service Corp.

?

Debtor 1 Vicole G. Martinez

Case number (if known) _____

4.5

Lovell Safety Management Co., LLC

Nonpriority Creditor's Name

110 William Street

New York, NY 10038

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$32,263.46

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

Potential possible personal liability of Seagull Service Corp.

☒ Other. Specify _____

Disproven in Documents provided in correspondence

4.6

Marjam Supply Co., Inc.

Nonpriority Creditor's Name

20 Rewe Stret

Brooklyn, NY 11211

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$9,565.49

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

Potential possible personal liability of Seagull Service Corp.

☒ Other. Specify _____

4.7

New York Business Development Corp.

Nonpriority Creditor's Name

50 Beaver Street

Albany, NY 12207

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$450,000.00

When was the debt incurred? 12/19/2012 and 5/27/2015 (2 loans)

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

Potential possible personal liability of Seagull Service Corp.

☒ Other. Specify _____

No Personal Action known to have been started - possibly beyond the statute of limitations

Debtor 1 Vicole G. Martinez

Case number (if known) _____

4.8

Rapid Advance

Nonpriority Creditor's Name
4500 East West Highway
6th floor
Bethesda, MD 20814

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

Potential possible personal liability of Seagull Service Corp.

☒ Other. Specify _____

THIS IS ME

4.9

Steve Kaplan and Rivera and Kaplan Inc

Nonpriority Creditor's Name
c/o Law office of Samuel Viruet PC
171 E 163 St
Bronx, NY 10451

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

Potential possible personal liability of Seagull Service Corp.

☒ Other. Specify _____

I learned of the bankruptcy after 69 months of litigation leading to the Inquest on NYS civil court Index 26987/2017E

\$61,719.00

4.1

0

Synco/Old Navy

Nonpriority Creditor's Name
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 1565

\$4,594.00

When was the debt incurred? 01/23

Opened 4/15/14 Last Active

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Credit Card

Debtor 1: Vicole G. Martinez

Case number (if known) _____

4.1
1

**The Commissioners of the State
Insurance**

Nonpriority Creditor's Name

Fund

199 Church Street

New York, NY 10007

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community
debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not
report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Potential possible personal liability of Seagull
Service Corp.

\$250,126.25

*Shown in
documents provided
not to be active against
Vicole Martinez
personally*

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

Barclays Bank of US Hdqtrs

Attn: President

200 Park Avenue

New York, NY 10166

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

CBE Group

131 Tower Park Drive

Cedar Falls, IA 50613

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.7 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

David Goad, Esq

4500 E West Highway Floor 6

Bethesda, MD 20814

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

Jan Ira Gellis, PC

137 Fifth Avenue

New York, NY 10010

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.11 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

Karan Rivera

350 5th Avenue #2205

New York, NY 10118

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

Meyers, Saxon & Cole

3620 Guentín Road

Brooklyn, NY 11234

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

Small Business Financial Solutions, LLC

4500 E West Highway Floor 6

Bethesda, MD 20814

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.7 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 Vicole G. Martinez

Case number (if known) _____

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ 570.00
6b. Water, sewer, garbage collection	6b. \$ 90.27
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 450.00
6d. Other. Specify: _____	6d. \$ 0.00
7. Food and housekeeping supplies	7. \$ 1,500.00
8. Childcare and children's education costs	8. \$ 0.00
9. Clothing, laundry, and dry cleaning	9. \$ 416.00
10. Personal care products and services	10. \$ 100.00
11. Medical and dental expenses	11. \$ 125.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 665.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 100.00
14. Charitable contributions and religious donations	14. \$ 0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ 0.00
15b. Health insurance	15b. \$ 0.00
15c. Vehicle insurance	15c. \$ 0.00
15d. Other insurance. Specify: _____	15d. \$ 0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Spouses business taxes</u>	16. \$ 7,062.30
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ 0.00
17b. Car payments for Vehicle 2	17b. \$ 0.00
17c. Other. Specify: _____	17c. \$ 0.00
17d. Other. Specify: _____	17d. \$ 0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ 0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ 0.00
20b. Real estate taxes	20b. \$ 0.00
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00
20e. Homeowner's association or condominium dues	20e. \$ 0.00
21. Other: Specify: _____	21. +\$ 0.00
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ 15,700.63
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ 15,700.63
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ 14,869.53
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 15,700.63
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ -831.10
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes. Explain here: _____	

Requies
Exp
Very
Surprising